



Ohio Administrative Code
Rule 4734-9-11 Prepayment plans.
Effective: December 25, 2025

Prepayment plans for chiropractic, animal chiropractic and/or acupuncture services must:

(A) Require the patient to sign and date a written prepayment plan that incorporates all policies, conditions and descriptions of the plan. The plan must include at least the following:

(1) The duration of the plan;

(2) The proposed treatment plan, the diagnosis and condition being treated;

(3) A list of all services, goods, and appliances covered by the plan and the fees related to such services, goods and appliances;

(4) A list of all separate or distinct fees for services, goods or appliances not covered by the prepayment plan;

(5) An explanation of any policy modifying the plan in the event of a new diagnosis, new condition, or new injury, such as an auto or worker's compensation injury;

(6) An explanation of how any unused portion of funds are calculated or prorated should the patient complete care early or discontinue care. The explanation of the refund policy must be clearly indicated in the plan and written in plain language;

(7) A statement of an accounting of all funds used at the time of a request from a patient must be provided to the patient within fourteen days of a written request.

(B) The patient must receive a refund within fourteen business days for any unused funds upon request. The refund must be calculated based on the method defined in the written prepayment policy in accordance with paragraph (A)(6) of this rule.



- (C) Upon execution of the agreement, the patient must be provided a copy of the signed prepayment plan.
- (D) A copy of the dated prepayment plan signed by both the patient and an employee witness must be maintained in the patient's file in accordance with the retention schedule outlined in Chapter 4734-8-04 of the Administrative Code.
- (E) No prepayment plan may exceed twelve months in duration.